

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Desiree Lynette John  
Debtor

Case No. 22-00276-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Apr 30, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:**

Recip ID	Recipient Name and Address
db	+ Desiree Lynette John, 2451 Olympia Lane, Blakeslee, PA 18610-2322
5460181	+ ROCKET MORTGAGE, 1050 WOODWARD AVENUE, DETROIT, MI 48226-3573
5462435	+ Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5460166	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Apr 30 2025 18:54:29	AMERICAN HONDA FINANCE, 201 LITTLE FALLS DRIE, WILMINGTON, DE 19808
5461689	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 30 2025 18:42:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5460167	^ MEBN	Apr 30 2025 18:39:11	APEX ASSET MANAGEMENT, LLC, PO BOX 5407, LANCASTER, PA 17606-5407
5460168	EDI: CAPITALONE.COM	Apr 30 2025 22:42:00	CAPITAL ONE, PO BOX 71083, CHARLOTTE, NC 28272-1083
5460169	EDI: WFNNB.COM	Apr 30 2025 22:42:00	COMENITY - COMENITY CARD, PO BOX 650968, DALLAS, TX 75265-0968
5460170	EDI: WFNNB.COM	Apr 30 2025 22:42:00	COMENITY - MY PLACE REWARDS CREDIT, PO BOX 650964, DALLAS, TX 75265-0964
5460171	EDI: WFNNB.COM	Apr 30 2025 22:42:00	COMENITY/ULTAMATE REWARDS, PO BOX 659820, SAN ANTONIO, TX 78265-9120
5460172	Email/PDF: creditonebknofications@resurgent.com	Apr 30 2025 18:54:28	CREDIT ONE, PO BOX 60500, CITY OF INDUSTRY, CA 91716-0500
5465559	EDI: CAPITALONE.COM	Apr 30 2025 22:42:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5460173	^ MEBN	Apr 30 2025 18:39:15	FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388
5460174	+ EDI: AMINFOFP.COM	Apr 30 2025 22:42:00	FIRST PREMIER BANK, PO BOX 5529, SIOUX FALLS, SD 57117-5529
5464293	Email/Text: BNCnotices@dcmservices.com	Apr 30 2025 18:42:00	Geisinger, PO Box 1123, Minneapolis, MN 55440-1123
5460175	EDI: LCIICSYSTEM	Apr 30 2025 22:42:00	IC SYSTEM INC, PO BOX 64378, SAINT PAUL, MN 55164-0378
5662771	EDI: JEFFERSONCAP.COM	Apr 30 2025 22:42:00	Jefferson Capital Systems LLC, PO BOX 7999, St.

District/off: 0314-5  
Date Rcvd: Apr 30, 2025

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Page 2 of 3  
Total Noticed: 30

5662772	EDI: JEFFERSONCAP.COM	Apr 30 2025 22:42:00	Cloud, MN 56302-9617 Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617, Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617
5460176	+ EDI: LENDNGCLUB	Apr 30 2025 22:42:00	LENDING CLUB, 595 MARKET STREET, SUITE 200, SAN FRANCISCO, CA 94105-5839
5470387	+ EDI: LENDNGCLUB	Apr 30 2025 22:42:00	LendingClub Bank NA, PO Box 884268, Los Angeles, CA 90088-4268
5460177	+ Email/Text: MDSBankruptcies@meddatsys.com	Apr 30 2025 18:42:00	MEDICAL REVENUE SERVICE, PO BOX 1149, SEBRING, FL 33871-1149
5460178	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 30 2025 18:54:28	MERRICK BANK, PO BOX 660702, DALLAS, TX 75266-0702
5463988	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 30 2025 18:54:28	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5460179	Email/Text: mmrgbk@miramedrg.com	Apr 30 2025 18:42:00	MIRAMED REVENUE GROUP, 991 OAK CREEK DR, LOMBARD, IL 60148-6408
5460180	EDI: NFCU.COM	Apr 30 2025 22:42:00	NAVY FEDERAL CREDIT UNION, PO BOX 3500, MERRIFIELD, VA 22119-3500
5460928	+ EDI: NFCU.COM	Apr 30 2025 22:42:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
5469908	EDI: Q3G.COM	Apr 30 2025 22:42:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5469909	EDI: Q3G.COM	Apr 30 2025 22:42:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5460182	EDI: TDBANKNORTH.COM	Apr 30 2025 22:42:00	TD BANK, PO BOX 100290, COLUMBIA, SC 29202-3290
5460183	Email/Text: bankruptcy_notices@wgresorts.com	Apr 30 2025 18:42:00	WESTGATE RESORTS, 5601 WINDHOVER DRIVE, ORLANDO, FL 32819
TOTAL: 27			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD, MN 56302-9617

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Robert J Kidwell, III	on behalf of Debtor 1 Desiree Lynette John rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Ryan Michaleski	on behalf of Debtor 1 Desiree Lynette John rmichaleski@stark-stark.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Desiree Lynette John lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rjkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 6

**Information to identify the case:**

Debtor 1

Desiree Lynette John

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1206

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-00276-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Desiree Lynette John  
aka Desiree L. John, aka Desiree John4/30/25**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**